

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENT, that I,

Karen A. Hartford-Polk, Assistant Vice President of Bank of America Corporation ("Bank of America"), acting on behalf of Bank of America hereby appoints **The Locator Services Group, Ltd.**, in the person of one of its principal officers, as Bank of America's lawful attorney-in-fact to seek recovery of the undistributed, unclaimed, or undelivered tenders of funds of:

Countrywide Home Loans in the amount of \$2,334.06

held by the United States, by a state, or by an agency or instrumentality of either, hereby revoking all previous powers of attorney in this regard to whomever granted.

Bank of America further grants the attorney authority to do whatever is necessary and proper to recover the aforementioned unclaimed funds only, as fully as it might or could do if acting through its own officers or agents, hereby confirming all that the attorney shall lawfully do or cause to be done. Nevertheless, the attorney shall have no authority to incur any financial obligation or to make any expenditure on behalf of Bank of America, other than an expenditure payable from any sums recovered by virtue of the attorney's actions.

In construing this instrument where the context so requires, the singular includes the plural. This Power of Attorney shall expire 180 days from the date hereof or upon collection of the aforementioned unclaimed funds, if earlier, unless otherwise extended by an amendment, which is attached hereto.

Signed this 15 day of October, 2009

Bank of America Corporation

Karen Hartford Polk
Karen A. Hartford-Polk
Assistant Vice President

Federal Taxpayer ID [REDACTED] 7665

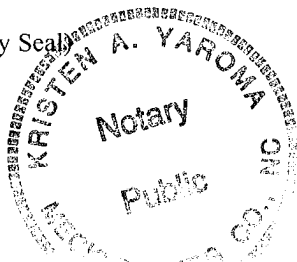
State of North Carolina County of Mecklenburg Date: October 15, 2009

The above named Karen A. Hartford-Polk, known to me to be the individual described in (and holding the position designated in) the foregoing instrument, appeared before me and acknowledged the execution thereof to be his/her free act and deed.

Before me, [Signature]
Notary Public

My commission expires: 3/20/2014

(Notary Seal)



TLSG ID: 300BOA

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I,

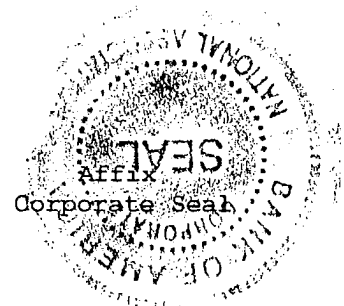
Jeff Lambert, Vice President of Bank of America N.A. ("Bank of America"), acting on behalf of Bank of America hereby appoint Karen Hartford Polk, as Bank of America's lawful attorney-in-fact to seek recovery of the undistributed, unclaimed, or undelivered tenders of funds belonging to Bank of America or any of its entities or predecessors, held by the United States, by a state or local municipality, or by an agency or instrumentality of either, hereby revoking all previous powers of attorney in this regard to whomever granted.

Signed this 1 day of December, 2008

Bank of America N.A.

By 

Jeff Lambert
Vice President

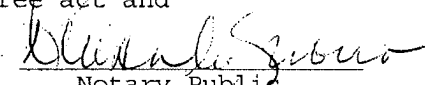


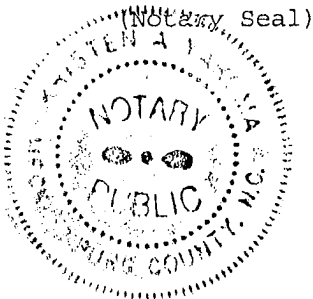
Bank of America N.A.

Federal Taxpayer ID 7665

State of North Carolina County of Mecklenburg December 1, 2008

The above-named Jeff Lambert known to me to be the individual described in [and holding the position designated in] the foregoing instrument, appeared before me and acknowledged the execution thereof to be his/her free act and deed.

Before me: 
Notary Public



My commission expires: 3/28/2009

Bank of America

Karen Hartford Polk
Assistant Vice President
Recovery Solutions
Recovery Officer

Tel: 704.387.5985 · Fax: 704.388.2475
karen.a.hartford@bankofamerica.com

Bank of America, NC1-023-15-01
525 North Tryon Street, Charlotte, NC 28255

A S S O C I A T E

Bank of America

Karen H
Polk



Bank of America

JEFF LAMBERT, CPA
Vice President
Recovery Solutions
Senior Recovery Manager

Tel: 704.387.5322 · Fax: 704.387.0682
jeffrey.lambert@bankofamerica.com

Bank of America, NC1-023-15-01
525 North Tryon Street, Charlotte, NC 28255

As filed with the Securities and Exchange Commission on July 1, 2008

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549**

FORM 8-K

**CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934**

**Date of Report (Date of earliest event reported):
July 1, 2008**

BANK OF AMERICA CORPORATION

(Exact name of registrant as specified in its charter)

Delaware
(State of Incorporation)

1-6523
(Commission File Number)

56-0906609
(IRS Employer Identification No.)

**100 North Tryon Street
Charlotte, North Carolina 28255**
(Address of principal executive offices)
(800) 299-2265

(Registrant's telephone number, including area code)

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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ITEM 8.01. OTHER EVENTS.

As previously reported, Bank of America Corporation (the "Registrant") and Countrywide Financial Corporation ("Countrywide") announced that they had signed an Agreement and Plan of Merger pursuant to which Countrywide will merge with and into a wholly owned subsidiary of the Registrant (the "Merger").

On July 1, 2008, the Registrant issued a press release announcing that the Merger had been completed effective as of July 1, 2008. A copy of the press release announcing the closing of the Merger is filed as Exhibit 99.1 to this Current Report on Form 8-K.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

(d) Exhibits.

The following exhibits are filed herewith:

EXHIBIT NO.	DESCRIPTION OF EXHIBIT
99.1	Press release dated July 1, 2008

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BANK OF AMERICA CORPORATION

By: /s/ Teresa M. Brenner

Teresa M. Brenner

Associate General Counsel

Dated: July 1, 2008



y 1, 2008

estors May Contact:

vin Stitt, Bank of America, 704.386.5667

McEntire, Bank of America, 704.388.6780

la Pakzad, Bank of America, 704.386.2024

orters May Contact:

tt Silvestri, Bank of America, 1.980.388.9921

tt.silvestri@bankofamerica.com

Bank of America Completes Countrywide Financial Purchase

ARLOTTE – Bank of America Corporation today completed its purchase of Countrywide Financial Corp. to create the nation's leading mortgage originator and servicer.

Bank of America will focus on responsible home lending, serving as a reliable source of mortgages for the American consumer. Bank of America also will assist new and existing customers with selecting the right product to meet their needs.

Mortgages are one of the three main cornerstone consumer financial products along with deposits and credit cards," said Bank of America Chairman and Chief Executive Officer Kenneth D. Lewis. "This purchase significantly increases Bank of America's market share in consumer mortgage, and as our companies combine, we believe Bank of America will benefit from excellent systems and a broad distribution network that will offer more ways to meet our customers' credit needs."

As previously announced in April, Bank of America plans to offer the following types of first-lien mortgages: conforming loans underwritten to standard guidelines of government-sponsored enterprises and the government, including FHA and VA loans and other loans designed for low- to moderate-income borrowers; non-conforming loans with terms expected to produce no greater risk of default than conforming loans; interest-only fixed-rate and adjustable-rate mortgages (ARMs) that are subject to a 10-year minimum interest-only period, which lessens the volatility of short-term payment shock, and fixed-period ARMs that provide borrowers low initial rates with the security of fixed payments, subject to protections against steep increases in payment amounts.

Bank of America reiterated it will continue its long-established policy of not originating subprime mortgages. As announced previously, Bank of America will discontinue certain nontraditional mortgages – including option-ARM loans. It also will significantly curtail some other nontraditional mortgages, such as certain low-documentation loans and will implement enhanced borrower protections over time as part of the transition process.

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Countrywide's existing customers eventually will gain access to a broad set of consumer financial products such as credit cards and deposit services.

Now we begin to combine the two companies and prepare to introduce our new name and way of operating," said Barbara Desoer, president of the combined mortgage, home equity and insurance businesses. "We have the opportunity to renew America's confidence in homeownership with unmatched capabilities to deliver the products homebuyers need and understand and give customers a simple process and service experience they've come to expect."

The company reiterated its combined national consumer mortgage division will be based in Calabasas, Calif. The combined company will begin originating mortgage and home equity products under the Bank of America brand by mid-2009.

The company anticipates substantial cost savings from combining the two companies. Cost reductions will come from a range of sources, including the elimination of positions announced last week, and the reduction of overlapping technology, vendor and marketing expenses. In addition, the company is expected to benefit by leveraging its broad product set to deepen relationships with existing Countrywide customers.

Under the terms of the agreement, shareholders of Countrywide received .1822 of a share of Bank of America stock in exchange for each share of Countrywide.

As previously announced in April, Bank of America will pursue a new goal to lend and invest \$1.5 trillion for community development over the next 10 years beginning in 2009. The goal will focus on affordable housing, economic development and consumer and small business lending and replace existing community development goals of both companies.

Bank of America also previously announced a \$35 million neighborhood preservation and foreclosure prevention package by both companies focusing on grants and low-cost loans to help local and national nonprofit organizations engaged in foreclosure prevention, and to purchase vacant single-family homes for neighborhood preservation. The combined company will modify or workout about \$40 billion in troubled mortgage loans in the next two years and these efforts will keep an estimated 265,000 customers in their homes. The combined loss mitigation efforts will be maintained at the level of more than 3,900 for at least one year.

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Bank of America

Bank of America is one of the world's largest financial institutions, serving individual consumers, small and middle market businesses and large corporations with a full range of banking, investing, asset management and other financial and risk-management products and services. The company provides unmatched convenience in the United States, serving more than 59 million consumer and small business relationships with more than 6,100 retail banking offices, nearly 18,500 ATMs and award-winning online banking with nearly 25 million active users. Bank of America is the No. 1 overall Small Business Administration (SBA) lender in the United States and the No. 1 SBA lender to minority-owned small businesses. The company serves clients in more than 150 countries and has relationships with 99 percent of the U.S. Fortune 500 companies and 83 percent of the Fortune Global 500. Bank of America Corporation stock (NYSE: BAC) is a component of the Dow Jones Industrial Average and is listed on the New York Stock Exchange.

www.bankofamerica.com

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LIST OF COUNTRYWIDE FINANCIAL CORPORATION ENTITIES
as of December 31, 2007

Entity	Entity Type	State of Incorporation
Balboa Home Warranty Protection Company, Inc.	Corporation	California
Balboa Insurance Company	Corporation	California
Balboa Insurance Group, Inc.	Corporation	California
Balboa Life & Casualty LLC	Limited Liability Company	Delaware
Balboa Life Insurance Company	Corporation	California
Balboa Life Insurance Company of New York	Corporation	New York
Balboa Reinsurance Company	Corporation	Vermont
Balboa Reinsurance Company of South Carolina	Corporation	South Carolina
Balboa Warranty Services Corporation	Corporation	Vermont
Calabasas Commerce Center II Association	Non-Profit Corporation	California
CB Securities Holdings 1, Inc.	Corporation	Delaware
CB Securities Holdings 2, Inc.	Corporation	Delaware
CFC India Services Private Limited	Corporation	India
CFC International Capital Markets, Limited (fka CCM International Limited)	Company	United Kingdom
CFC International Mauritius Limited	Corporation	Mauritius
CFC International (Processing Services) Limitada	Limited Liability Company	Costa Rica
CHL Transfer Corp.	Corporation	Delaware
Countrywide Alternative Asset Management Inc. (fka CAA Management Inc. and CAI Management Inc.)	Corporation	Delaware
Countrywide Alternative Investments Inc.	Corporation	Delaware
Countrywide Asset Management Corp.	Corporation	California
Countrywide Bank, FSB	Federal Stock Savings Association	U.S.A
Countrywide Capital I	Business Trust/General	Delaware
Countrywide Capital II	Business Trust/General	Delaware
Countrywide Capital III	Business Trust/General	Delaware
Countrywide Capital IV	Business Trust/General	Delaware
Countrywide Capital IX	Business Trust/General	Delaware
Countrywide Capital Markets Asia (H.K.) Limited	Private Limited Company	Hong Kong
Countrywide Capital Markets Asia Ltd.	Corporation	Cayman Islands
Countrywide Capital Markets Asia Singapore Pte. Ltd.	Corporation	Singapore
Countrywide Capital Markets, Inc.	Corporation	California
Countrywide Capital V	Business Trust/General	Delaware
Countrywide Capital VI	Business Trust/General	Delaware
Countrywide Capital VII	Business Trust/General	Delaware
Countrywide Capital VIII	Business Trust/General	Delaware
Countrywide Commercial Administration LLC	Limited Liability Company	Delaware
Countrywide Commercial JPI LLC	Limited Liability Company	Delaware

Countrywide Commercial Mortgage Capital, Inc.	Corporation	Delaware
Countrywide Commercial Real Estate Finance, Inc.	Corporation	California
Countrywide Derivative Products Inc.	Corporation	Delaware
Countrywide Field Services Corporation	Corporation	California
Countrywide Financial Holding Company, Inc.	Corporation	Delaware
Countrywide GP, Inc. (general partner of Countrywide Home Loans Servicing LP)	Corporation	Nevada
Countrywide Hillcrest I, Inc.	Corporation	California
Countrywide Home Loans of Minnesota, Inc.	Corporation	Minnesota
Countrywide Home Loans of Tennessee, Inc.	Corporation	Tennessee
Countrywide Home Loans of Texas, Inc.	Corporation	Texas
Countrywide Home Loans Servicing LP	Limited Partnership	Texas
➤Countrywide Home Loans, Inc.	Corporation	New York
Countrywide Insurance Services of Texas, Inc.	Corporation	Texas
Countrywide Insurance Services, Inc.	Corporation	Arizona
Countrywide Insurance Services, Inc.	Corporation	California
Countrywide International Consulting Services, LLC	Limited Liability Company	Delaware
Countrywide International GP Holdings, LLC	Limited Liability Company	Delaware
Countrywide International Holdings, Inc.	Corporation	Delaware
Countrywide International Technology Holding Limited	Company	Island of Guernsey
Countrywide Investment Services, Inc.	Corporation	Virginia
Countrywide JV Technology Holdings Limited	Company	Island of Guernsey
Countrywide KB Home Loans, LLC	Limited Liability Company	Delaware
Countrywide LFT LLC	Limited Liability Company	Delaware
Countrywide LP, Inc. (limited partner of Countrywide Home Loans Servicing LP)	Corporation	Nevada
Countrywide Management Corporation	Corporation	Delaware
Countrywide Mortgage Ventures, LLC	Limited Liability Company	Delaware
Countrywide Portfolio Accounting Services Inc.	Corporation	Delaware
Countrywide Securities Corporation	Corporation	California
Countrywide Servicing Exchange	Corporation	California
Countrywide Sunfish Management LLC	Limited Liability Company	Delaware
Countrywide Tax Services Corporation	Corporation	California
Countrywide Warehouse Lending	Corporation	California
CSC Futures Inc.	Corporation	California
CTC Real Estate Services	Corporation	California
CW (UK) Services Limited	Company	United Kingdom
CW Securities Holdings, Inc.	Corporation	Delaware
CW TechSolutions Limited	Company	United Kingdom
CW UKTechnology Limited	Company	United Kingdom
CWABS II, Inc.	Corporation	Delaware
CWABS, Inc.	Corporation	Delaware
CWALT, Inc.	Corporation	Delaware

CWB Community Assets, Inc.	Corporation	Delaware
CWB Mortgage Ventures, LLC	Limited Liability Company	Delaware
CWB Venture Management Corporation	Corporation	Delaware
CWHEQ, Inc.	Corporation	Delaware
CWIBH, Inc.	Corporation	Delaware
CWMBS II, Inc.	Corporation	Delaware
CWMBS, Inc.	Corporation	Delaware
CWRBS, Inc.	Corporation	Delaware
Directnet Insurance Agency of Arizona, Inc.	Corporation	Arizona
Directnet Insurance Agency, Inc.	Corporation	New York
Effinity Financial Corporation	Corporation	Delaware
GHL Mortgage Originations Limited	Company	United Kingdom
GHL Mortgage Services Limited	Company	United Kingdom
GHL Payment Transmission Limited	Company	United Kingdom
GHL Services Limited	Company	United Kingdom
GHL Technology Limited Partnership	Limited Partnership	England
Global Home Loans Limited	Company	United Kingdom
GlobaLoans International Technology Limited Partnership	Limited Partnership	England
GlobaLoans JV Limited Partnership	Limited Partnership	England
HLTV Securitization Corporation	Corporation	Delaware
LandSafe Appraisal Services, Inc.	Corporation	California
LandSafe Credit, Inc.	Corporation	California
LandSafe Flood Determination, Inc.	Corporation	California
LandSafe Services of Alabama, Inc.	Corporation	Alabama
LandSafe Services, Inc.	Corporation	Pennsylvania
LandSafe Title Agency of Ohio, Inc.	Corporation	Ohio
LandSafe Title of California, Inc.	Corporation	California
LandSafe Title of Florida, Inc.	Corporation	Florida
LandSafe Title of Maryland, Inc.	Corporation	Maryland
LandSafe Title of Texas, Inc.	Corporation	Texas
LandSafe Title of Washington, Inc.	Corporation	Washington
LandSafe, Inc.	Corporation	Delaware
Meritplan Insurance Company	Corporation	California
Newport E&S Insurance Company	Corporation	Texas
Newport Insurance Company	Corporation	Arizona
Newport Management Corporation	Corporation	California
Park Granada LLC	Limited Liability Company	Delaware
Park Monaco Inc.	Corporation	Delaware
Park Sienna LLC	Limited Liability Company	Delaware
ReconTrust Company	Corporation	Nevada
ReconTrust Company, National Association	National Trust Bank	U.S.A.
The Countrywide Foundation	Non-Profit Corporation	California
Trusite Real Estate Services, Inc.	Corporation	California

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

IN RE

SHIRLEY A BARNHART

Debtor(s)

CASE NO.: 1-01-04985

CHAPTER 13

ORDER

At Harrisburg, in said district, on this 9th day of AUGUST, 2004.

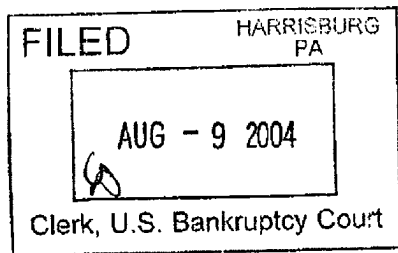
It appearing that the ninety day (90) period for presenting dividend checks having expired and it further appearing that there remains on deposit, to the credit of the Trustee, the sum of \$2334.06

IT IS ORDERED THAT the Trustee, CHARLES J DeHART III, issue a check covering the unclaimed dividends in the amount of \$2334.06 payable to Clerk, U.S. Bankruptcy Court, under the provisions of Section 347(a) of the Bankruptcy Code and forward the same to the Clerk for deposit in the United States Treasury.

The aforesaid unclaimed dividends were payable to:

COUNTRYWIDE HOME LOANS, INC
FORECLOSURE & BANKRUPTCY MGMT
7105 CORPORATE DRIVE PTX-B-209
PLANO, TX 75024

\$2334.06



BY THE COURT

Margaret France
BANKRUPTCY JUDGE

HARRISBURG, PENNSYLVANIA
cc: Trustee